

EXHIBIT “2”

SPS SELECT
Portfolio
SERVICING, Inc.
P.O. Box 65250
Salt Lake City, UT 84165

Date: 10/28/2013

Re: SPS Loan Number: 15 SAILORS CT
Property Address: MILLER PLACE, NY 11764

ARIF IZMIRLIGIL
4665 NESCONSET HWY
C/O RONALD D WEISS
PRT JEFFERSON STA NY 11776

Dear Customer:

We are pleased to inform you that the servicing of your 1st mortgage loan will be transferred from JP Morgan Chase Bank N A to Select Portfolio Servicing, Inc. (SPS) effective 11/01/2013.

- Your prior servicer will stop accepting your mortgage payments after 10/31/2013. If you have already mailed your payment to your prior servicer and it is received after this date, it will be forwarded to SPS for processing.
- Beginning 11/01/2013, all payments must be remitted to SPS.
- If you do not receive a billing statement from SPS prior to your next due date, please include the attached temporary coupon with your payment. Please reference your new SPS loan number (see above) on your check.
- If your prior servicer automatically drafts your monthly payment from your bank account, that service will cease and you will have to provide SPS with a completed Authorization for Withdrawal and Direct Payment form (enclosed).
- If you were provided mortgage life, disability or other types of optional insurance through your prior servicer, these services will not be continued. If you wish to continue these services, you must contact your private insurer.
- Please call your insurance agent within 15 days to request the mortgagee on your insurance policy be changed to read "Select Portfolio Servicing, Inc., its successors and/or assigns".
- This transfer does not affect any terms or conditions of your loan documents other than terms directly relating to the servicing of your loan.

If you have any questions related to the transfer of servicing from your prior servicer, please contact their Customer Service Department at 1-800-848-9136. Their mailing address is: PO Box 24696 Mail Code OH4-7302, Columbus, OH 24696.

If you were working with your prior servicer on a potential modification, short sale, or other repayment plan, SPS will work with you to continue this process with minimal disruption. To continue this process or if you have any questions regarding your loan on or after 11/01/2013, please contact the SPS Customer Service Department at 1-800-258-8602 Mon. - Thu. from 8 a.m. to 11 p.m. ET; Fri. from 8 a.m. to 9 p.m. ET; and Sat. from 8 a.m. to 2 p.m. ET. You may also access your account information online at www.spservicing.com.

If you wish to send a written inquiry about your account or dispute any of the information on this statement, please do not include it with your payment. All written requests must be sent to the address listed below for Disputes/Inquiries. If you send your inquiry or dispute to any other address, it may not be processed in accordance with our Customer Service Timelines.

Important Mailing Addresses:	General Correspondence	Payment Remittance	Disputes/Inquiries
	P.O. Box 65250	P.O. Box 65450	P.O. Box 65277
	Salt Lake City, UT 84165	Salt Lake City, UT 84165	Salt Lake City, UT 84165

Please include your loan number on all correspondence.

NY RESIDENTS: SPS is registered with the New York Banking Department. You may file complaints or obtain further information from the Department by calling the Department's Consumer Help Unit at 1-877-BANK-NYS or by visiting the Department's website at www.banking.state.ny.us.

Esta carta contiene información importante concerniente a sus derechos. Por favor, hágala traducir. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta llamando al teléfono 1-800-258-8602 y marque la opción 2.

Select Portfolio Servicing, Inc.

ARIF IZMIRLIGIL
15 SAILORS CT
Loan No. 6

Payment Amount

Additional Amount

Total Amount Enclosed

SELECT PORTFOLIO SERVICING, INC.
PO BOX 65450
SALT LAKE CITY UT 84165-0450

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☐ Change of address or telephone? If so, check here and note changes on back.

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NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING RIGHTS

YOU ARE HEREBY NOTIFIED THAT THE SERVICING OF YOUR LOAN, THAT IS, THE RIGHT TO COLLECT PAYMENTS FROM YOU, IS BEING ASSIGNED, SOLD OR TRANSFERRED FROM JP MORGAN CHASE BANK N A TO SELECT PORTFOLIO SERVICING, INC. EFFECTIVE 11/01/2013. THE ASSIGNMENT, SALE OR TRANSFER OF THE SERVICING OF THE MORTGAGE LOAN DOES NOT AFFECT ANY TERM OR CONDITION OF THE MORTGAGE INSTRUMENTS, OTHER THAN THE TERMS DIRECTLY RELATED TO THE SERVICING OF YOUR LOAN.

EXCEPT IN LIMITED CIRCUMSTANCES, THE LAW REQUIRES THAT YOUR PRESENT SERVICER SEND YOU A NOTICE AT LEAST 15 DAYS BEFORE THE EFFECTIVE DATE OF TRANSFER OR AT CLOSING. YOUR NEW SERVICER MUST ALSO SEND YOU A NOTICE NO LATER THAN 15 DAYS AFTER THE EFFECTIVE DATE OR AT CLOSING.

YOU SHOULD ALSO BE AWARE OF THE FOLLOWING INFORMATION, PURSUANT TO SECTION 6 OF THE REAL ESTATE SETTLEMENT PROCEDURES ACT (RESPA) (12 U.S.C. SECTION 2605):

DURING THE 60-DAY PERIOD FOLLOWING THE EFFECTIVE DATE OF THE TRANSFER OF THE LOAN SERVICING, A LOAN PAYMENT RECEIVED BY YOUR OLD SERVICER BEFORE ITS DUE DATE MAY NOT BE TREATED BY THE NEW LOAN SERVICER AS LATE, AND A LATE FEE MAY NOT BE IMPOSED ON YOU.

SECTION 6 OF RESPA (12 U.S.C. 2605) GIVES YOU CERTAIN CONSUMER RIGHTS. IF YOU SEND A "QUALIFIED WRITTEN REQUEST" TO YOUR LOAN SERVICER CONCERNING THE SERVICING OF YOUR LOAN, YOUR SERVICER MUST PROVIDE YOU WITH A WRITTEN ACKNOWLEDGEMENT WITHIN 5 BUSINESS DAYS OF RECEIPT OF YOUR REQUEST. A "QUALIFIED WRITTEN REQUEST" IS A WRITTEN CORRESPONDENCE, OTHER THAN NOTICE ON A PAYMENT COUPON OR OTHER PAYMENT MEDIUM SUPPLIED BY THE SERVICER, WHICH INCLUDES YOUR NAME AND ACCOUNT NUMBER, AND YOUR REASONS FOR THE REQUEST. NOT MORE THAN 30 BUSINESS DAYS AFTER RECEIVING YOUR REQUEST, YOUR SERVICER MUST MAKE ANY APPROPRIATE CORRECTIONS TO YOUR ACCOUNT, AND MUST PROVIDE YOU WITH A WRITTEN CLARIFICATION REGARDING ANY BUSINESS DISPUTE. A 15 DAY EXTENSION IS PERMITTED IF THE SERVICER NOTIFIES YOU BEFORE THE END OF THE 30 DAY PERIOD AND PROVIDES THE REASON FOR THE DELAY IN RESPONDING. DURING THIS 30 BUSINESS DAY PERIOD, YOUR SERVICER MAY NOT PROVIDE INFORMATION TO A CONSUMER REPORTING AGENCY CONCERNING ANY OVERDUE PAYMENT RELATED TO SUCH PERIOD OR QUALIFIED WRITTEN REQUEST. HOWEVER, THIS DOES NOT PREVENT THE SERVICER FROM INITIATING FORECLOSURE IF PROPER GROUNDS EXIST UNDER THE MORTGAGE DOCUMENTS.

A BUSINESS DAY IS A DAY ON WHICH THE OFFICES OF THE BUSINESS ENTITY ARE OPEN TO THE PUBLIC FOR CARRYING ON SUBSTANTIALLY ALL OF ITS BUSINESS FUNCTIONS.

SECTION 6 OF RESPA ALSO PROVIDES FOR DAMAGES AND COSTS FOR INDIVIDUALS OR CLASSES OF INDIVIDUALS IN CIRCUMSTANCES WHERE SERVICERS ARE SHOWN TO HAVE VIOLATED THE REQUIREMENTS OF THAT SECTION. YOU SHOULD SEEK LEGAL ADVICE IF YOU BELIEVE YOUR RIGHTS HAVE BEEN VIOLATED.

IF YOU HAVE FILED BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, PLEASE BE ADVISED THAT THIS STATEMENT DOES NOT REPRESENT AND IS NOT INTENDED TO BE A DEMAND FOR PAYMENT. THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY. YOU SHOULD CONTACT LEGAL COUNSEL REGARDING YOUR OBLIGATION, IF ANY, TO PAY ON THE MORTGAGE LOAN.

Esta carta le informa que el servicio de su préstamo de hipoteca está siendo transferido a Select Portfolio Servicing, Inc. Varios aspectos importantes de su préstamo corriente pueden cambiarse durante y después de este proceso. Por favor llame a nuestro representante de información y reclamaciones en español al número de teléfono indicado para hablar de estos cambios y cualquier pregunta que usted pueda tener.

FEDERAL FAIR CREDIT REPORTING ACT/ THE FACT ACT

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit score.

IMPORTANT NOTICE CONCERNING PRIVATE MORTGAGE INSURANCE

If your residential mortgage loan has private mortgage insurance (PMI), which is separate and distinct from Homeowners or liability insurance, federal or state law may give you the right to cancel this insurance under some circumstances. Please contact our Customer Service Department for more information.

AFFILIATE BUSINESS DISCLOSURE

Please note that Select Portfolio Servicing, Inc. may utilize an affiliated company to perform financial services related to your loan account and that Select Portfolio Servicing, Inc., and/or the affiliated company may receive a financial benefit as a result of such relationship.

HAS YOUR ADDRESS CHANGED? IF SO, PLEASE COMPLETE THIS FORM	
Mailing Address _____	
City _____	State _____ ZIP _____
Home Phone _____	Business Phone _____
All Borrowers' Signatures Required For Address Change	
Borrower's Signature _____	Co-Borrower's Signature _____